11   [the plurality of parameters being] <u>wherein each of the</u>
12   <u>transaction values is</u> weighted <u>in the verifying step</u>
13   <u>according to an importance, as determined by the</u>
14   <u>merchant or from past experience, of that value to</u>
15   <u>the credit card transaction,</u> so as to provide [a]
16   <u>the</u> merchant with a quantifiable indication of
17   whether the credit card transaction is fraudulent.

1   2. (Once amended)   The method of claim 1<u>, wherein the</u>
2 <u>verifying step further includes verifying the credit card</u>
3 <u>information based upon a plurality of parameters,</u> wherein the
4 plurality of parameters include a consistency check, a history
5 check, an automatic verification system and an [internet]
6 <u>Internet</u> identification system (IIS).

1   3. (Once amended)   The method of claim 2 wherein the
2 history check <u>parameter</u> includes a database which can be
3 accessed and supplemented by other merchants <u>with information</u>
4 <u>about transactions with the consumer and such other merchants</u>.

1   4. (Once amended)   The method of claim 2 wherein the
2 [internet] <u>Internet</u> identification system includes a database
3 which can be accessed and supplemented by other merchants <u>with</u>
4 <u>information about transactions with the consumer and such other</u>
5 <u>merchants</u>.

1   5. (Once amended)   An integrated verification system for
2 determining <u>whether</u> credit card transactions between a merchant
3 and consumer over the [internet] <u>Internet</u> are fraudulent, the
4 system comprising:
5   a controller for receiving credit card transaction
6   information;

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7   a plurality of parameters for receiving the transaction
8   information from the controller [means] and <u>means</u>
9   <u>for providing individual indications of the validity</u>
10   <u>of</u> transactions;
11   <u>wherein each value among the plurality of parameters is</u>
12   <u>weighted according to an importance, as determined</u>
13   <u>by the merchant, of that value to a particular</u>
14   <u>credit card transaction, so as to provide the</u>
15   <u>merchant with a quantifiable indication of whether</u>
16   <u>the credit card transaction is fraudulent;</u>
17   and detector means for receiving the indications of
18   validity and providing an integrated indication of
19   validity.

1   6. (Canceled)

1   7. (Once amended)   The system of claim 5 wherein the
2   plurality of parameters include a consistency check, a history
3   check, an automatic verification system and an [internet]
4   <u>Internet</u> identification system <u>(IIS)</u>.

1   8. (Once amended)   The system of claim 7 wherein the
2   history check <u>parameter</u> includes a database which can be
3   accessed and supplemented by other merchants <u>with information</u>
4   <u>about transactions with the consumer and such other merchants</u>.

1   9. (Once amended)   The system of claim 7 wherein the
2   [internet] <u>Internet</u> identification system <u>(IIS)</u> includes a
3   database which can be accessed and supplemented by other
4   merchants <u>with information about transactions with the consumer</u>
5   <u>and such other merchants</u>.

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1   10. (Once amended)   A method for verifying the validity

2   of a credit card transaction over the [internet] Internet

3   comprising the steps of:

4   a)   obtaining other transactions utilizing an [internet]

5   Internet address that is identified with the credit

6   card transaction;

7   b)   constructing a map of credit card numbers based upon

8   the other transactions and;

9   c)   utilizing mapped transactions to determine if the

10   credit card transaction is valid.

1   11. (Once amended)   A system for detecting fraud in a

2   credit card transaction between consumer and a merchant over

3   the [internet] Internet comprising:

4   means for obtaining credit card information relating to

5   the transactions from the consumer; and

6   means for verifying the credit card information based

7   upon a plurality of parameters; the plurality of

8   parameters being weighted so as to provide a

9   merchant with a quantifiable indication of whether

10   the credit [care] card transaction is fraudulent.

1   12. (Once amended)   The system of claim 11 wherein the

2   plurality of parameters include a consistency check, a history

3   check, an automatic verification system and an [internet]

4   Internet identification system.

1   13. (Once amended)   The system of claim 12 wherein the

2   history check includes a database which can be accessed and

3   supplemented by other merchants with information about

4   transactions with the consumer and such other merchants.

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1   14. (Once amended)   The system of claim 12 wherein the
2   [internet] Internet identification system includes a database
3   which can be accessed and supplemented by other merchants with
4   information about transactions with the consumer and such other
5   merchants.

1   15. (Once amended)   A computer readable medium containing
2   program instructions for detecting fraud in a credit card
3   transaction between a consumer and a merchant over the
4   [internet, the program instructions] Internet, wherein
5   execution of the program instructions by one or more processors
6   of a computer system causes the one or more processors to carry
7   out the steps of:
8   a)   obtaining credit card information relating to the
9   transactions from the consumer; and
10   b)   verifying the credit card information based upon
11   values of a plurality of parameters, in combination
12   with information that identifies the consumer, and
13   that may provide an indication whether the credit
14   card transaction is fraudulent,
15   wherein each value among the plurality of parameters
16   [being] is weighted in the verifying step according
17   to an importance, as determined by the merchant, of
18   that value to the credit card transaction, so as to
19   provide [a] the merchant with a quantifiable
20   indication of whether the credit card transaction is
21   fraudulent.

1   16. (Once amended)   A computer readable [containing
2   program instructions for verifying the validity of a credit
3   card transaction over the internet, the program instructions]

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4   medium as recited in Claim 15, wherein execution of the program

5   instructions by one or more processors of a computer system

6   causes the one or more processors to carry out the further

7   steps of:

8   [a)] obtaining other transactions utilizing an [internet]

9   Internet address that is identified with the credit

10   card transaction;

11   [b)] constructing a map of credit card numbers based upon

12   the other transactions; and

13   [c)] utilizing mapped transactions to determine if the

14   credit card transaction is valid.

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1   17. (New) A method for detecting fraud in a credit card

2   transaction between a consumer and a merchant over the Internet

3   comprising the steps of:

4   receiving, from the consumer, credit card information

5   relating to the transaction;

6   creating and storing a consistency check mechanism, a

7   history check mechanism, an automatic verification

8   mechanism and an Internet identification mechanism,

9   each of which may indicate whether the credit card

10   transaction is fraudulent based on transaction

11   information, in combination with information that

12   identifies the consumer, in which the transaction

13   information provides the merchant with a

14   quantifiable indication of whether the credit card

15   transaction is fraudulent;

16   receiving from the merchant and storing a weight value

17   associated with each of the mechanisms and storing

18   the weight value in association with information

19   that identifies the mechanisms, wherein each of the

20   weight values signifies an importance to the

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21   merchant of the value to the credit card transaction

22   of the associated mechanism;

23 weighting each value of the plurality of parameters

24   according to the weight values;

25 determining whether the credit card information is

26   fraudulent, based upon the values of the parameters

27   and the weight values; and

28 communicating to the merchant, over the Internet, an

29   indication whether the credit card information is

30   fraudulent.

1   18. (New) A method as recited in claim 17 wherein the

2   steps of creating and storing further include:

3   creating and storing a history check mechanism that

4   includes a transaction history database which can be

5   accessed and supplemented by other merchants with

6   information about transactions of the consumer with

7   such other merchants

1   19.   (New) A method as recited in claim 17 wherein the

2   steps of creating and storing further include:

3   creating and storing an Internet identification

4   verification system (IIS) mechanism that includes an

5   Internet address database that can be accessed and

6   supplemented with new Internet addresses as Internet

7   address expansion occurs.

1   20.   (New) A method as recited in claim 17 wherein the

2   steps of creating and storing further include:

3   obtaining other transactions utilizing an Internet

4   address that is identified with the credit card

5   transaction;

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6   constructing a map of credit card numbers based upon the

7   other transactions; and

8   utilizing mapped transactions to determine if the credit

9   card transaction is valid.

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